

# **EXHIBIT 64**

## Table of Contents

	<b>Page</b>
HEAT Trusts Exception Letter (June 19, 2009).....	1
MABS 2005-FRE1 Exception Letter (June 4, 2009).....	6
MABS 2006-AM2 Exception Letter (June 4, 2009).....	8
MABS 2006-NC2 Exception Letter (June 4, 2009).....	10

**HEAT Trusts Exception Letter  
(June 19, 2009)**



Corporate Trust Services  
EP-MN-WS3D  
60 Livingston Avenue  
St. Paul, MN 55107-2292

June 19<sup>th</sup>, 2009

Credit Suisse First Boston LLC  
Attn: Kevin Steele  
Eleven Madison Avenue, 4<sup>th</sup> Floor  
New York, NY 10010

DIJ Mortgage Capital, Inc.  
Eleven Madison Avenue, 4<sup>th</sup> Floor  
New York, NY 10010

Re: Notice of Mortgage Loan File Exceptions

Dear Sir/Madam:

This notice is being provided in accordance with Section 2.02 of the Pooling and Servicing Agreement for the transactions referenced on the attached Schedule A. Under this section the Trustee is required to provide written notice to the Depositor, the Seller, and each Servicer of all exceptions identified with respect to the Mortgage Loan Files which do not meet the requirements of Section 2.01. As required under the Agreement, the Seller is obligated to correct or cure all the exceptions identified (as listed on the attached exception report). Any Mortgage Loans with material defects which remain outstanding after the cure period has elapsed must be repurchased or substituted for by the Seller on the next Distribution Date as provided in Section 2.03.

If you have any questions regarding this notice or requirements related to repurchases or substitutions, please call me at 651-495-2124. Any questions regarding specific exceptions should be directed to William Dohr at LaSalle Bank at 847-766-6444, Elizabeth Casanova at BONY at 972-785-5362 and Sarah Woods at Wells Fargo Bank at 612-667-6688.

Sincerely,

Kari Anderson  
Account Administrator



cc:

Chase Manhattan Mortgage Corp  
10790 Rancho Bernardo Rd.  
San Diego, CA 92127

Fremont Investment & Loan  
Attn: SVP - Finance  
175 N. Riverview Dr.  
Anaheim, CA 92808

Ocwen Federal Bank  
Attn: Secretary  
1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

PNC Bank N.A.  
Attn: PNCCS Manager  
2730 Liberty Ave.  
Pittsburgh, PA 15222

One PNC Plaza -- 21<sup>st</sup> Floor  
Attn: Chief Counsel Consumer Banking  
249 Fifth Ave  
Pittsburgh, PA 15222

Select Portfolio Servicing  
3815 South West Temple  
Salt Lake City, UT 84115

Washington Mutual Mortgage Securities Corp.  
75 North Fairway Drive  
Vernon Hills, IL 60061

Wells Fargo Home Mortgage, Inc.  
1 Home Campus, MAC X2401-042  
Des Moines, IA 50328

Wilshire Credit Corp  
14523 SW Millikin Way, Suite 200  
Beaverton, OR 97005

Data file available to Servicers at their request.

**Schedule A**

<b><u>Trust</u></b>	<b><u>Custodian</u></b>
HEAT 2002-1	LaSalle, BONY
HEAT 2002-2	LaSalle
HEAT 2002-3	LaSalle
HEAT 2002-4	LaSalle
HEAT 2002-5	LaSalle
HEAT 2003-1	LaSalle
HEAT 2003-2	LaSalle
HEAT 2003-3	LaSalle
HEAT 2003-4	LaSalle
HEAT 2003-5	LaSalle
HEAT 2003-6	LaSalle
HEAT 2003-7	LaSalle
HEAT 2003-8	LaSalle
HEAT 2004-1	LaSalle
HEAT 2004-2	LaSalle
HEAT 2004-3	LaSalle
HEAT 2004-4	LaSalle
HEAT 2004-5	LaSalle
HEAT 2004-6	LaSalle
HEAT 2004-7	LaSalle
HEAT 2004-8	LaSalle
HEAT 2005-1	LaSalle
HEAT 2005-2	LaSalle, BONY, Wells
HEAT 2005-3	LaSalle, BONY, Wells
HEAT 2005-4	LaSalle, BONY, Wells
HEAT 2005-5	LaSalle, BONY, Wells
HEAT 2005-6	LaSalle, BONY, Wells
HEAT 2005-7	LaSalle, BONY, Wells
HEAT 2005-8	LaSalle, BONY, Wells
HEAT 2005-9	LaSalle, BONY, Wells
HEAT 2006-1	LaSalle, BONY, Wells
HEAT 2006-2	LaSalle, BONY, Wells
HEAT 2006-3	LaSalle, BONY, Wells
HEAT 2006-4	LaSalle, BONY, Wells
HEAT 2006-5	LaSalle, BONY, Wells
HEAT 2006-6	LaSalle, Wells
HEAT 2006-7	LaSalle, Wells
HEAT 2006-8	LaSalle, Wells
HEAT 2007-1	LaSalle, Wells
HEAT 2007-2	LaSalle, Wells
HEAT 2007-3	LaSalle, Wells

HEMT 2005-5	LaSalle, BONY, Wells
HEMT 2006-1	LaSalle, BONY, Wells
HEMT 2006-2	LaSalle, BONY
HEMT 2006-3	LaSalle, Wells
HEMT 2006-4	LaSalle, Wells
HEMT 2006-5	LaSalle
HEMT 2006-6	LaSalle
HEMT 2007-1	LaSalle
HEMT 2007-2	LaSalle

CSFB 2001-HE16	BONY
CSFB 2001-HE17	BONY
CSFB 2001-HE20	BONY
CSFB 2001-HE22	BONY
CSFB 2001-HE25	BONY
CSFB 2001-HE30	BONY
CSFB 2002-HE1	BONY
CSFB 2002-HE4	LaSalle, BONY
CSFB 2002-HE11	LaSalle, BONY
CSFB 2002-HE16	LaSalle, BONY
CSFB 2004-AA1	LaSalle
CSFB 2005-CF1	LaSalle, BONY
CSFB 2005-FIX1	LaSalle
CSFB 2005-AGE1	BONY
CSFB 2006-CF1	LaSalle, BONY
CSFB 2006-CF2	BONY

**MABS 2005-FRE1 Exception Letter  
(June 4, 2009)**





**Corporate Trust Services**  
 EP-MN-WS3D  
 60 Livingston Avenue  
 St. Paul, MN 55107-2292

June 4, 2009

Mortgage Asset Securitization Transactions, Inc.  
 1285 Avenue of the Americas  
 New York, New York 10019

HomEq Servicing Corporation  
 4837 Watt Avenue  
 North Highlands, CA 95660

Re: Pooling and Servicing Agreement, is dated and effective as of November 1, 2005, among Mortgage Asset Securitization Transactions, Inc., as Depositor, UBS Real Estate Securities Inc., as Seller, HomEq Servicing Corporation, as Servicer and U.S. Bank National Association, as Trustee.

**MASTR Asset Backed Securities Trust 2005-FRE1**  
**Mortgage Pass-Through Certificates, Series 2005-FRE1**

Dear Sir/Madam:

This notice is being provided in accordance with Section 2.02 of the Pooling and Servicing Agreement for the above-referenced transaction. Under this section the Trustee is required to provide written notice to the Depositor, the Seller and the Servicer of all exceptions identified with respect to the Mortgage Loan Files which do not meet the requirements of Section 2.01. As required under the Agreement, the Seller has 90 days from the date of this notice to correct or cure all the exceptions identified (as listed on the attached exception report). Any Mortgage Loans with material defects which are still outstanding after the 90 day cure period has elapsed must be repurchased or substituted for by the Seller on the next Distribution Date as provided in Section 2.03.

If you have any questions regarding this notice or requirements related to repurchases or substitutions, please call me at 651-495-3988. Any questions regarding specific exceptions should be directed to Jennifer Steiner at 651-695-5875 at Document Custody Services.

Sincerely,

Erin Sandstrom  
 Trust Officer

Enclosure



**MABS 2006-AM2 Exception Letter  
(June 4, 2009)**



usbank.com

**Corporate Trust Services**

EP-MN-WS3D

60 Livingston Avenue

St. Paul, MN 55107-2292

June 4, 2009

Mortgage Asset Securitization Transactions, Inc.  
1285 Avenue of the Americas  
New York, New York 10019

Wells Fargo Bank, N.A.  
9062 Old Annapolis Road  
Columbia, Maryland 21045

Re: Pooling and Servicing Agreement, is dated and effective as of July 1, 2006, among Mortgage Asset Securitization Transactions, Inc., as Depositor, UBS Real Estate Securities Inc., as Seller, Wells Fargo Bank, N.A., as Master Servicer and U.S. Bank National Association, as Trustee.

**MASTR Asset Backed Securities Trust 2006-AM2**  
**Mortgage Pass-Through Certificates, Series 2006-AM2**

Dear Sir/Madam:

This notice is being provided in accordance with Section 2.02 of the Pooling and Servicing Agreement for the above-referenced transaction. Under this section the Trustee is required to provide written notice to the Depositor, the Seller and the Servicer of all exceptions identified with respect to the Mortgage Loan Files which do not meet the requirements of Section 2.01. As required under the Agreement, the Seller has 90 days from the date of this notice to correct or cure all the exceptions identified (as listed on the attached exception report). Any Mortgage Loans with material defects which are still outstanding after the 90 day cure period has elapsed must be repurchased or substituted for by the Seller on the next Distribution Date as provided in Section 2.03.

If you have any questions regarding this notice or requirements related to repurchases or substitutions, please call me at 651-495-3988. Any questions regarding specific exceptions should be directed to Christopher Corcoran at 714-247-6045 at Deutsche Bank National Trust Company Document Custodian.

Sincerely,

Erin Sandstrom  
Trust Officer

Enclosure



**MABS 2006-NC2 Exception Letter  
(June 4, 2009)**





usbank.com

Corporate Trust Services  
EP-MN-WS3D  
60 Livingston Avenue  
St. Paul, MN 55107-2292

June 4, 2009

Mortgage Asset Securitization Transactions, Inc.  
1285 Avenue of the Americas  
New York, New York 10019

Wells Fargo Bank, N.A.  
9062 Old Annapolis Road  
Columbia, Maryland 21045

Re: Pooling and Servicing Agreement, is dated and effective as of September 1, 2006, among Mortgage Asset Securitization Transactions, Inc., as Depositor, UBS Warburg Real Estate Securities Inc., as Seller, Wells Fargo Bank, N.A., as Master Servicer and U.S. Bank National Association, as Trustee.

**MASTR Asset Backed Securities Trust 2006-NC2**  
**Mortgage Pass-Through Certificates, Series 2006-NC2**

Dear Sir/Madam:

This notice is being provided in accordance with Section 2.02 of the Pooling and Servicing Agreement for the above-referenced transaction. Under this section the Trustee is required to provide written notice to the Depositor, the Seller and the Servicer of all exceptions identified with respect to the Mortgage Loan Files which do not meet the requirements of Section 2.01. As required under the Agreement, the Seller has 90 days from the date of this notice to correct or cure all the exceptions identified (as listed on the attached exception report). Any Mortgage Loans with material defects which are still outstanding after the 90 day cure period has elapsed must be repurchased or substituted for by the Seller on the next Distribution Date as provided in Section 2.03.

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Sincerely,

Erin Sandstrom  
Trust Officer

Enclosure

